

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In re:

LISA MARIE HAYDON

Debtor(s)

Case No. 18-26056

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marie-Ann Greenberg, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/11/2018.
- 2) The plan was confirmed on 05/20/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/09/2019.
- 5) The case was converted on 11/14/2019.
- 6) Number of months from filing or conversion to last payment: 11.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$19,950.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$4,754.65
Less amount refunded to debtor	\$459.78

NET RECEIPTS: **\$4,294.87**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$203.94
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,203.94**

Attorney fees paid and disclosed by debtor: \$0.00

Attorney Fees:

Payee Name	Payee Type	Paid Outside	Paid Via Plan
ALEXANDER J RINALDI ESQ	Attorney Fee	\$0.00	\$2,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	0.00	609.20	609.20	43.61	0.00
AMERICAN EXPRESS CENTURION SE	Unsecured	54,339.00	NA	NA	0.00	0.00
ATLANTIC CREDIT & FINANCE INC.	Unsecured	693.04	NA	NA	0.00	0.00
ATLANTIC CREDIT AND FINANCE	Unsecured	2,806.98	NA	NA	0.00	0.00
AVANT	Unsecured	9,269.80	NA	NA	0.00	0.00
AVANT	Unsecured	9,269.80	NA	NA	0.00	0.00
AWL- AMERICAN WEB LOAN	Unsecured	2,500.00	NA	NA	0.00	0.00
CACH LLC	Unsecured	NA	16,198.38	16,198.38	0.00	0.00
CACH LLC	Unsecured	3,785.75	4,498.60	4,498.60	0.00	0.00
CAPITAL ONE, N.A.	Unsecured	808.25	808.25	808.25	0.00	0.00
CHASE BANK	Unsecured	3,783.12	NA	NA	0.00	0.00
CHASE VISA	Unsecured	3,783.12	NA	NA	0.00	0.00
CREDIT ONE	Unsecured	2,113.94	NA	NA	0.00	0.00
DEILY AND GLASTETTER LLP	Unsecured	6,761.64	NA	NA	0.00	0.00
DEUTSCHE BANK NATIONAL TRUST	Secured	21,492.88	21,492.88	21,492.88	1,538.77	0.00
DEUTSCHE BANK NATIONAL TRUST	Secured	NA	8,080.76	8,080.76	508.55	0.00
DISCOVER BANK	Unsecured	1,540.12	1,540.12	1,540.12	0.00	0.00
FIRST NATIONAL CREDIT CARD	Unsecured	225.40	NA	NA	0.00	0.00
FIRST SAVINGS CC	Unsecured	695.54	NA	NA	0.00	0.00
FMA ALLIANCE LTD	Unsecured	1,344.00	NA	NA	0.00	0.00
FOCUS RECEIVABLES MGT. LLC	Unsecured	695.54	NA	NA	0.00	0.00
FRESHVIEW	Unsecured	4,061.04	NA	NA	0.00	0.00
GLOBAL HOLDING AND INVESTMEN	Unsecured	35,000.00	NA	NA	0.00	0.00
GOLDEN VALLEY LENDING	Unsecured	786.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
GREEN TRUST	Unsecured	2,255.00	NA	NA	0.00	0.00
LENDING CLUB	Unsecured	596.32	NA	NA	0.00	0.00
LTD FINANCIAL	Unsecured	283.09	NA	NA	0.00	0.00
MERCANTILE INNOVATION SOLUTIO	Unsecured	808.25	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	2,113.94	2,180.00	2,180.00	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	693.04	765.00	765.00	0.00	0.00
NIIWIN LLC D/B/A/ LENDGREEN.COM	Unsecured	1,900.00	NA	NA	0.00	0.00
NORTHLAND GROUP	Unsecured	808.25	NA	NA	0.00	0.00
ONEMAIN	Unsecured	7,607.84	7,607.84	7,607.84	0.00	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	691.00	701.36	701.36	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	1,000.00	668.03	668.03	0.00	0.00
RGS	Unsecured	141.55	NA	NA	0.00	0.00
SKYVIEW HEIGHTS HOMEOWNERS /	Unsecured	4,637.38	NA	NA	0.00	0.00
SPRINGLEAF	Unsecured	6,761.64	NA	NA	0.00	0.00
TENAGLIA & HUNT	Unsecured	7,607.84	NA	NA	0.00	0.00
THE ADAMS LAW FIRM LLC ATT: ROI	Unsecured	29,763.00	NA	NA	0.00	0.00
TIME PAYMENT CORP.	Unsecured	26,172.12	NA	NA	0.00	0.00
VAN RU CREDIT CORP.	Unsecured	1,540.12	NA	NA	0.00	0.00
VITAL RECOVERY SERVICES, LLC	Unsecured	14,053.92	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	5,321.91	5,002.59	5,002.59	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$29,573.64	\$2,047.32	\$0.00
Debt Secured by Vehicle	\$609.20	\$43.61	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$30,182.84	\$2,090.93	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$39,970.17	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,203.94</u>
Disbursements to Creditors	<u>\$2,090.93</u>

TOTAL DISBURSEMENTS : **\$4,294.87**

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 12/16/2019

By: /s/ Marie-Ann Greenberg

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.